

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Steven M. H. WALLMAN  
Serial Number : 10/627,646  
Filed : July 28, 2003  
For : METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR  
: SMALLER INVESTORS OR OTHERS TO CREATE AND  
: MANAGE A PORTFOLIO OF SECURITIES OR OTHER ASSETS OR  
: LIABILITIES ON A COST EFFECTIVE BASIS  
Art Unit : 3609  
Examiner : Hao Fu

Mail Stop: Amendment  
Commissioner for Patents  
Post Office Box 1450  
Alexandria, VA 22313

**RESPONSE TO OFFICE ACTION**

Sir:

In response to the Office Action mailed on February 18, 2008 ("Office Action"), the Applicant respectfully requests reconsideration of the application in light of the following amendments and remarks:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 6 of this paper.